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Serial No. : 10/645,521 Confirmation No. : 8780

Applicant : Ganesan, et al. Filed : August 22, 2003

Title : Electronic Bill Presentment Via a Wide

Area Communications Network

Art Unit : 3694

Examiner : Brian E. Fertig

Docket No. : 23952-0018 Customer No. : 72386

## SUBMISSION OF INFORMATION DISCLOSURE STATEMENT

## **VIA EFS-WEB**

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

The citation of information on the attached form PTO/SB/08A (1449/PTO), "Information Disclosure Statement by Applicant" is made pursuant to 37 C.F.R. §§ 1.56, 1.97, and 1.98.

Pursuant to the Office's waiver of the requirement under 37 CFR 1.98 (a)(2)(i) for submitting a copy of each cited U.S. patent and each U.S. patent application publication for all U.S. national patent applications filed after June 30, 2003, no copy of any cited U.S. patent or U.S. patent application publication is being provided herewith.

The citation of this information does not constitute an admission that any of the materials are available as a reference or of priority, or a waiver of any right applicant may have under applicable statutes, Rules of Practice in patent cases, or otherwise.

Application No.: 10/645,521

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Information Disclosure Statement

Pursuant to 37 C.F.R. § 1.97(b)(4), Applicants have not submitted herewith a filing fee

because this information is being submitted prior to the mailing of the first Office action after the

filing of a Request for Continued Examination under 37 C.F.R. § 1.114. Thus, no fees are

believed due. However, if any fees are associated with this filing, the Patent Office is hereby

authorized to charge such fees to Deposit Account 19-5029.

Respectfully submitted,

III UIE

Rhett S. White

Reg. No. 59,158

Date: October 16, 2008

SUTHERLAND ASBILL & BRENNAN LLP

999 Peachtree Street, NE

Atlanta, Georgia 30309-3996

Telephone: 404.853.8037

Facsimile: 404.853.8806

Attorney Docket: 23952-0018

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